

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Banaugh, et al. **Docket No.:** WEIL0011
Serial No.: 09/703,357 **Art Unit:** 3624
Filed: 31 October 2000 **Examiner:** Charles R. Kyle
Title: Method and Apparatus for Integrated Payments Processing
And Decisioning For Internet Transactions

Date:

Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

ASSOCIATE POWER OF ATTORNEY

Sir:

The undersigned attorney of record in the subject patent application hereby grants an Associate Power of Attorney to the following to prosecute this application and to transact all business in the Patent Office connected therewith.

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